

AMENDMENTS TO CLAIMS:

Please amend the claims as follows:

1. (Currently Amended) A method of managing deductibles for insurance policies comprising:
 - providing a plurality of interrelated tables;
 - providing a plurality of policy variables for each table;
 - providing a first key reference in ~~one~~a first table, the first key reference identifying a first specific group of the variables;
 - matching the first key reference to ~~another~~a second table, the first key reference identifying a second specific group of variables and a plurality of additional key references; and
 - matching the plurality of additional key references to a plurality of respective additional tables, the additional key references identifying a plurality of additional specific groups of variables; and to
determining~~determined~~ a deductible for a related policy renewal, wherein the determining comprises comparing a first deductible with a second deductible.
2. (Currently Amended) The method as defined in claim 1 further comprising:
 - in the ~~one~~first table, providing a geographical variable, a transaction variable and an effective policy date variable.
3. (Currently Amended) The method as defined in claim 2 further comprising:
 - in the ~~another~~second table, providing an a first old-deductible variable and a second new deductible variable.
4. (Original) The method as defined in claim 3 further comprising:
 - in one of the additional tables, providing variables distinguishing deductibles available to the policies.
5. (Currently Amended) The method as defined in claim 3 further comprising:
 - in another of the additional tables, providing variables identifying movement change from thean first old-deductible to a the second new-deductible.
6. (Currently Amended) The method as defined in claim 1 wherein the ~~one~~first table controls an initial placement of the first key reference on the ~~another~~second table.

7. (Currently Amended) The method as defined in claim 1 wherein the ~~another~~second table controls each variable used to distinguish ~~an~~a first ~~old~~-deductible variable from a ~~new~~second deductible variable.
8. (Currently Amended) The method as defined in claim 7 wherein the additional tables respectively provide variables distinguishing deductibles available to the policies and identifying ~~movement~~change from ~~an old~~the first deductible to ~~a new~~the second deductible.
9. (Currently Amended) A system computer-readable medium having a data structure thereon for managing deductibles for insurance policies, said data structure comprising:
 - a plurality of interrelated tables;
 - a plurality of policy variables in each table;
 - the variables in a first table including a geographical variable, a transaction variable and an effective policy date variable;
 - the variables in ~~another~~a second table including ~~old~~first deductible variables and ~~new~~second deductible variables;
 - the variables in a further table distinguishing deductibles available to the policies;
 - and
 - the variables in an additional table ~~identifying movement from an old deductible to a new deductible~~ determining a deductible for a related policy.
10. (Currently Amended) The system computer-readable medium as defined in claim 9 wherein the first table includes a first key reference.
11. (Currently Amended) The system computer-readable medium as defined in claim 10 wherein the first key reference identifies a first specific group of variables.
12. (Currently Amended) The system computer-readable medium as defined in claim 11 wherein the first key reference is matched to the ~~another~~second table.
13. (Currently Amended) The system computer-readable medium as identified in claim 12 wherein the first key reference identifies a second specific group of variables and a plurality of additional key references.

14. (Currently Amended) The system ~~computer-readable medium~~ as identified in claim 13 wherein the plurality of additional key references are matched to a plurality of respective additional tables ~~to determine a deductible for a related policy.~~
15. (Currently Amended) An information handling system for managing deductibles for insurance policies comprising:
- a storage device storing a program;
 - a processor coupled to the storage device and operative with the program for processing data in a plurality of interrelated tables;
 - a plurality of policy variables in each table;
 - the variables in a first table including a geographical variable, a transaction variable and an effective policy date variable;
 - the variables in another a second table including ~~old first~~ deductible variables and new second deductible variables;
 - the variables in a further table distinguishing deductibles available to the policies;
 - and
 - the variables in an additional table ~~identifying determining movements a change from an old first deductible to a new second deductible for a related policy.~~
16. (Original) The system as defined in claim 15 wherein the first table includes a first key reference.
17. (Original) The system as defined in claim 16 wherein the first key reference identifies a first specific group of variables.
18. (Currently Amended) The system as defined in claim 17 wherein the first key reference is matched to the another second table.
19. (Original) The system as identified in claim 18 wherein the first key reference identifies a second specific group of variables and a plurality of additional key references.
20. (Currently Amended) The system as identified in claim 19 wherein the plurality of additional key references are matched to a plurality of respective additional tables ~~to determine a deductible for a related policy.~~